

EXHIBIT J



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172

March 29, 2016

CARLOS E ANDAGANA
JEANNETH C GONZALEZ
5334 DELIA TERRACE

EAST STROUDSBURG, PA 18301

Re: Our Account Number: [REDACTED] 5400

Property Address: 5334 DELIA TER
EAST STROUDSBURG, PA 18301

Settlement in Full

Dear CARLOS E ANDAGANA and JEANNETH C GONZALEZ:

The current payoff on your above-referenced account is **\$166,561.96**.¹ Please be advised that Ditech Financial LLC ("Ditech") has approved the proposed short payoff subject to the following conditions:

1. Approval is contingent upon Ditech receiving proof of escrow/settlement being opened.
 2. Close of escrow is to be on or before **04/08/2016**.
 3. Gross contract sales price is **\$76,000.00**.
 4. Ditech will accept and consider payment in the amount of **\$62,635.00** on the account as a settlement in full. This includes the Borrower(s) remittance of \$2,000.00 in the form of certified funds to the settlement agent. The Borrower(s) remittance must appear in the credit section of the Settlement Statement and is included in the approved net proceeds.
 5. Maximum net sales proceeds to the 2nd lien of **\$6,000.00**. **NEED COPY OF APPROVAL LETTER. Due to Investor guidelines the subordinate lien is required to provide full release of liability and deficiency if they agree to accept the proceeds allocated from the short sale transaction. If the subordinate lien declines to fully release the borrower of liability and deficiency in the short sale the file is not eligible to participate in the short sale program.** This offer is conditioned upon the Borrower(s) execution of and agreement to an interest free promissory note in the amount of \$6,000.00, with 120.00 consecutive monthly payments of \$50.00 first due 07/01/2016. The original signed note must be returned to ditech promptly after closing. The original version of the Promissory Note must be executed and mailed back to ditech upon completion of the short sale transaction.
 6. Maximum commissions to agent of **\$4,560.00**.
 7. Maximum closing costs **\$4,805.00** which excludes: third party short sale negotiation fees, third party short sale processing fees, escrow pad, pest inspections, home warranties, and water, sewer or utility fees.
 8. Send separate wires for each loan if there are multiple loans to Ditech.
 9. Parties other than Ditech must absorb (pay) any additional unapproved closing costs.
 - 10 Pre closing TRID, must be submitted for approval at least 3 business days prior to closing.
- Any funds in your escrow account will be applied to your remaining loan balance. Upon receipt and verification of good funds, Ditech will release the deed of trust/mortgage and the Note will be settled in full.

This offer is expressly conditioned upon Ditech's receipt of the funds by 04/08/2016.

If this offer is based upon a cash settlement, please assure good funds are received by Ditech by 04/08/2016. You may use the wiring instructions referenced below to send your settlement funds.

If this offer is conditioned upon the sale or refinance of the collateral securing the above-referenced account, Ditech must receive all available funds from the sale or the closing of the new loan not to exceed the full payoff amount of the existing loan. You have represented to Ditech that there are no additional funds available from the sale or refinance of the property and that you shall receive no funds, either directly or indirectly, from the sale or the closing of the new loan. If any additional

funds become available, you must instruct the title company to disburse the funds to Ditech.

¹ BECAUSE OF INTEREST, LATE CHARGES, AND OTHER CHARGES THAT MAY VARY FROM DAY TO DAY, THE AMOUNT DUE ON THE DAY YOU PAY MAY BE GREATER. HENCE, IF YOU PAY THE AMOUNT SHOWN ABOVE, AN ADJUSTMENT MAY BE NECESSARY AFTER WE RECEIVE YOUR CHECK, IN WHICH EVENT WE WILL INFORM YOU BEFORE DEPOSITING THE CHECK FOR COLLECTION. FOR FURTHER INFORMATION, CONTACT CUSTOMER SERVICE AT THE ABOVE-REFERENCED ADDRESS OR TOLL FREE NUMBER.